



## PROJECTED INTEREST RATES UNDER SENATE BIPARTISAN AGREEMENT

Below are the projected interest rates under the bipartisan Senate agreement for 2013 – 2023:

<b>Year</b>	<b>Undergraduate Students (Subsidized and Unsubsidized Stafford loans)</b>	<b>Graduate Students</b>	<b>Parent Loans for Undergraduate Students (PLUS)</b>
2013	3.86	5.41	6.41
2014	4.62	6.17	7.17
2015	5.4	6.95	7.95
2016	6.29	7.84	8.84
2017	7	8.55	9.55
2018	7.25	8.8	9.8
2019	7.25	8.8	9.8
2020	7.25	8.8	9.8
2021	7.25	8.8	9.8
2022	7.25	8.8	9.8
2023	7.25	8.8	9.8

<b>Caps</b>	8.25%	9.50%	10.50%
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Note: Rates fixed through repayment once borrowed.

Rates are based on CBO projections of 10-year Treasury rates.